

U.S. Small Business Administration



Your Small Business Resource

Pre-Business Kit

Nebraska District Office
10675 Bedford Avenue
Suite 100
Omaha, NE 68134

Welcome to the Pre-Business kit from the Nebraska District Office of the U.S. Small Business Administration. We have produced this kit to help direct you to the resources and the people who can help you take your idea and your dream to the reality of business success. Inside, you will find helpful links to our Resource Partners, information on networking events such as our monthly Empowerment Breakfast, a quick reference to SBA loan programs, and much more.

In today's economy, you need the capability to anticipate and react to the unknown challenges of the marketplace, using your business practices to build a competitive edge. As you continually seek sound business practices to ensure success, we strongly encourage you to take advantage of SBA programs and services to ensure you, the small business owner, enjoy continual success in your endeavors.

Know that we're standing by to help you, and good luck!

Leon Milobar
District Director

Barbara Foster
Lead Business Development Specialist

Important links

- Our National Web site <http://www.sba.gov>
- Nebraska District Office <http://www.sba.gov/ne>
- Small Business Resource Guide <http://www.sbaguides.com/pdf/english/nebraska.pdf>

Our Resource Partners

- SCORE: Volunteers to Small Business <http://www.score.org>
- Nebraska Business Development Center <http://www.nbdc.unomaha.edu>
- Women's Business Center - Without Walls.
Covers rural Nebraska <http://www.cfra.org>

THINGS TO KNOW AND PLACES TO GO TO START A BUSINESS IN NEBRASKA

U.S. Small Business Administration

10675 Bedford Ave., Suite 100
Omaha, NE 68134.....(402)221-4691
FAX: (402)221-3680 www.sba.gov
Public Affairs.....(402)221-7222
Veterans Assistance.....(402)221-7212
Women Business Ownership.....(402)221-7212

SCORE – America’s Counselors to Small Business

Columbus Area.....(402)564-2769
Website:.....www.columbuscore.org
Hastings.....(308)865-5675
Email:.....rhobbs@scorecentralnebraska.org
Lincoln.....(402)437-2409
Email: nescore39@aol.com
Website:.....www.lincoln.scorechapter.org
Norfolk.....(402)371-4862
Email:.....exec@norfolk.ne.us
Website:.....www.scorenorfolkne.com
Omaha.....(402)221-3606
Email:.....score@scoreomaha.org
Website:.....www.omaha.scorechapter.org
Scottsbluff.....(308)632-2133
Email:.....chamber@scottsbluffgering.net
Website:www.score-chapter301.org

REGISTER BUSINESS OR TRADE NAME

Nebraska Secretary of State
State Capitol, Room 2300
Lincoln, NE 68509 (402)471-2554
www.sos.ne.gov/ Fax: (402)471-3237

FEDERAL TAXES

Internal Revenue Service
1616 Capitol Avenue
Omaha, NE 68102 www.irs.gov
Tax Information.....(800)829-1040
Recorded Information.....(800)829-4477
Forms Order.....(800)829-3676
Taxpayer Advocate.....(877)777-4778 or (402)233-7272

STATE SALES & INCOME TAX

Nebraska State Department of Revenue
301 Centennial Mall South (402)471-2971
P.O. Box 94818 1313 Farnam Street
Lincoln, NE 68509 Omaha, NE 68102
FAX: (402)471-5608
www.revenue.ne.gov/.....(800)742-7474

Grand Island.....(308)385-6067
Lincoln.....(402)471-5723
Norfolk.....(402)370-3470
North Platte.....(308)535-8250
Omaha.....(402)595-2065
Scottsbluff.....(308)632-1200

EMPLOYEE TAXES & RECORDS

Social Security Administration (800)772-1213
Old Mill Centre (402)399-8963
604 N. 109th Court
Omaha, NE 68106 www.socialsecurity.gov

NEBRASKA DEPARTMENT OF LABOR

1313 Farnam Street, 3rd Floor
Omaha, NE 68102-1898.....(402)595-3095

NEBRASKA WORKFORCE DEV. – NE DEPT. OF
LABOR – Lincoln(402)471-9000
www.dol.state.ne.us TDD: (800)833-7352

U.S. DEPARTMENT OF LABOR

Wage and Hour Division
111 South 18th Plaza, Suite 2238
Omaha, NE 68102 (402)221-4682
www.dol.gov

OSHA.....Nebraska.....(800)642-8963
Omaha (402)553-0171

PERMITS, INSPECTIONS DIV. City/County Building

1819 Farnam Street
Omaha, NE 68102 Zoning: (402)444-5210
(402)444-5350 Certificate of Occupancy: (402)221-5351

OTHER SOURCES OF INFORMATION

NEBRASKA BUSINESS DEVELOPMENT CENTER

Administrative Office
University of Nebraska at Omaha (Main Office)
6001 Dodge Street, RH 308
Omaha, NE 68182-0248 (402)554-1874
www.nbdc.unomaha.edu

Chadron.....(308)432-6282
Kearney.....(308)865-8344
Lincoln.....(402)472-5222
North Platte.....(308)534-5115
Scottsbluff.....(308)635-7513
Wayne.....(402)375-7575

West Omaha

Entrepreneur Shop.....(402)595-1158
FAX:.....(402)595-1194
Cliff Mosteller
Orchard Plaza
13006 West Center Road
Omaha, NE 68144

Procurement Technical Assistance Center (PTAC)

University of Nebraska at Omaha
6001 Dodge Street, RH 308
Omaha, NE 68182
www.nbdc.unomaha.edu/ptac
Andy Alexander, Manager, Omaha.....(402)554-6253
Mary Graff, Procurement Consultant.....(402)554-6254

Lincoln – PTAC

Marisol Rodriguez, Consultant
1320 “Q” Street, Office #109
Lincoln, NE 68510.....(402)472-5222
FAX: (402)472-0398

Kearney – Scott Knapp, PTAC
University of Nebraska at Kearney
West Center Building, #135C
1917 West 24th Street
Kearney, NE 68849-4440.....(308)865-8344

BETTER BUSINESS BUREAU (402)391-7612
2237 N. 91 Court (800)649-6814
Omaha, NE 68134 FAX: (402)391-7535
www.bbb.org
(402)436-2345
Lincoln, NE 68510 FAX: (402)476-8221
info@bbbnebraska.org

OMAHA CHAMBER OF COMMERCE...(402)346-5000
www.omahachamber.org/data

OMAHA SMALL BUSINESS NETWORK, INC.
2505 N. 24th Street
Omaha, NE 68110 (402)453-5336

CENTER FOR FAITH-BASED INITIATIVES
www.sba.gov/fbci

GRANTS
See Catalog of Federal Domestic Assistance - Available at
Public Library. (www.cfda.gov)
www.grants.gov
www.neded.org

DEMOGRAPHICS
www.neded.org – link to Research & Databook
U.S. Census Bureau www.census.gov

COPYRIGHTS & PATENTS
General: (800)786-9199 Direct: (703)308-4357
Library: (703)308-0595
www.uspto.gov

INSURANCE
NE Department of Insurance
Lincoln, NE (402)471-2201

Health Insurance: contact local insurance agencies

Health Savings Accounts:
www.usftreas.gov/

OMAHA PUBLIC LIBRARY
General Information:.....(402)444-4800
Business Department:.....(402)444-4817
www.omaha.lib.ne.us/

NEBRASKA DEPARTMENT OF ECONOMIC DEV.
301 Centennial Mall South.....(800)426-6505
P.O. Box 94666.....FAX:(402)471-3778
Lincoln, NE 68509 www.neded.org

INFORMATION ON STATE REGULATIONS:
Toll free.....(800)426-6505
Community Development.....(402)471-3757
International Trade(402)471-3789
Business Recruitment..... (402)471-4167
One Stop Business Assistance.....(402)471-3782
Travel & Tourism.....(402)471-3796

UNIVERSITY OF NEBRASKA AT LINCOLN
Food Processing Center
143 Food Industry Complex, E. Campus
P.O. Box 830930
Lincoln, NE 68583-0930 (402)472-2832
Email: fpc@unl.edu FAX: (402)472-1693
www.fpc.unl.edu

UNIVERSITY OF NEBRASKA TECHNOLOGY PARK
4701 Innovation Drive.....(402)472-4179
Lincoln, NE 68521-5330 FAX: (402)472-4203
email: sfrayser@nufoundation.org

U.S. DEPARTMENT OF COMMERCE
Export Assistance Center
13006 West Center Road
Omaha, NE 68144 (402)597-0193
www.buyusa.gov/nebraska FAX:(402)597-0194

LEGAL AND REGULATORY INFORMATION FOR
AMERICA'S SMALL BUSINESSES
www.business.gov

RURAL ENTERPRISE ASSISTANCE PROJECT
(REAP) – Center for Rural Affairs (402)687-2100
www.cfra.org/reap

WOMEN'S BUSINESS CENTER (REAP)
Monica Braun, Program Director.....(402)643-2673
monicab@cfra.org
www.cfra.org/reap

FEDERAL INFORMATION CENTER (800)688-9889

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Find a SCORE Chapter near you:

SCORE Chapter	Contact	Meeting Location
Chapter No. & Address	Chair Name, Address & Telephone/Fax number	Meeting Dates & Location
#162 Columbus	Elda Reinhardt P.O. Box 515 Columbus, NE 68602 402/564-2769	Third Wednesday of month Chamber of Commerce 402/564-2769 www.columbusscore.org
#300 Central Nebraska Chapter rhobbs@scorecentralnebraska.org	Robert Hobbs 3103 12 th Ave. Kearney, NE 68845 308/865-5675	Third Thursday of month <u>Meeting Place to be Announced</u>
#039 Lincoln score39@alltel.net	Fred Bailey 285 S. 68 th Street, Ste. 501 Lincoln, NE 68588 402/437-2409 www.lincoln.scorechapter.org	Second Tuesday of month S.E. Community College 402/437-2409
#160 Norfolk www.scorenorfolkne.com/	Brian Lundy 405 Madison Ave. P.O. Box 286 Norfolk, NE 68701 402/371-4862 exec@norfolk.ne.us	First Wednesday of Month 12:00 Noon <u>Meeting Place to be Announced</u> 402/371-4862
#40 Omaha Email: score@scoreomaha.org www.omaha.scorechapter.org	Dan Donovan 10675 Bedford Ave # 100 Omaha, NE 68134 402/221-3606	Third Thursday of Month Regency Lodge 107 th & Pacific 402/221-3606
#301 Panhandle Email: chamber@scottsbuffgering.net	Jerry Laws (SCORE) 1517 Broadway, Ste 104 Scottsbluff, NE 69361 308/632-2133	Third Tuesday of month Chamber of Commerce Scottsbluff/Gering NE 308/632-2133 Website: www.score-chapter301.org

QUICK REFERENCE TO SBA LOAN PROGRAMS

Programs	Max. Amount Guaranteed	Percentage of Guarantee (Max)	Use of Proceeds	Maturity	Maximum Interest Rates	Guarantee Fees	Who Qualifies
7(a) Loan Guaranty Program The SBA's primary loan program	\$1,500,000 (SBA's share); maximum total loan \$2,000,000	90% up to \$1,666,666; larger loans calculated as follows: \$1,500,000 (maximum SBA guaranty) divided by the loan amount rounded down to second decimal	Expansion or renovation; construction of new facility; purchase land or buildings; purchase equipment, fixtures, inventory; leasehold improvements; working capital; refinance debt	Depends on ability to repay; term working capital or machinery/equipment up to 10 years (not to exceed useful life of equipment); real estate acquisition or construction, up to 25 years	VARIABLE: under 7 years, max (prime or 3% over 30 day LIBOR) +2.25%; VARIABLE: 7 years or more, max (prime or 3% over 30 day LIBOR)+2.75%; under 50,000, higher rates are allowed; FIXED: (entire term), see max rate at www.colsonservices.com	Paid by lender (they may be reimbursed); based on maturity of the loan: 1 year or less, 0.25%; over 1 year, no fee	Must be operated for profit; meet SBA size standards; show good character, management expertise and commitment; and ability to repay; may not be involved in speculation or investment in rental real estate
504 Certified Development Company Loan Program Long-term, fixed-asset loans through nonprofit development companies; generally must create or retain 1 job per \$50,000 of debenture proceeds. Small manufacturers require only 1 job per \$100,000 of debenture proceeds.	Limit on SBA's portion of project is generally \$1.5 million; in some cases, SBA's share may reach \$2 million; \$4 million limit for loans to a manufacturer	Not applicable; SBA supports up to 40% of project. Other financing is independent of SBA	Purchase of major fixed assets such as land, buildings, improvements, long-term equipment, construction, renovation	Generally 20 years	Not applicable SBA's share is below market, fixed rate financing	Fees related to debenture, approximately 1%	For-profit business that does not exceed \$7 million in tangible net worth and does not have average net income over \$2.5 million for past 2 years
SBAExpress Lender approves loan, no additional SBA paperwork; limited participants	\$350,000 (total loan amount)	50%	Same as 7(a); except participant's debt restructure cannot exceed 50% of project. Also, may be used for <u>revolving credits</u>	Term loans same as 7(a); no more than 7 years on revolving line of credit	Loans up to \$50,000, max - prime +6.5%; over \$50,000, max - prime +4.5%	See 7(a)	See 7(a)
Community Express Lender approves loan, no additional SBA paperwork; limited participants	\$250,000 (total loan amount)	90%	Same as 7(a); except participant debt restructure cannot exceed 15-25% of project. Also, may be used for <u>revolving credits</u>	Term loans same as 7(a); no more than 7 years on revolving line of credit	See 7(a)	See 7(a)	See 7(a); for loans over \$25,000 business must be located in a low or moderate income area, HubZone or distressed area.
Patriot Express Lender approves loan, no additional SBA paperwork; limited participants	\$500,000 (total loan amount)	90%	Same as 7(a); except participant debt restructure cannot exceed 15-25% of project. Also, may be used for <u>revolving credits</u>	Term loans same as 7(a); no more than 7 years on revolving line of credit	See 7(a)	See 7(a)	See 7(a); business owned by veteran, reservist, National Guard member, spouse of above or widow of a service member who died during service or from a service-connected disability
Rural/Small Lender Advantage Shorter, simplified application for smaller loans. Expedited loan processing for lenders doing 20 or fewer loans per year	\$350,000 (total loan amount)	90%	See 7(a)	See 7(a)	See 7(a)	See 7(a)	See 7(a)
CAPLines Short-term loans: Seasonal, Contract, Builders, Standard Asset-Based, Small Asset-Based	Same as 7(a) except Small Asset Based limited to \$200,000	See 7(a)	Finance seasonal working capital needs; costs to perform contract(s); construction costs of spec buildings; advances against existing inventory and receivables	Up to 5 years	See 7(a)	See 7(a); no restrictions on servicing fee under Standard-Asset Based	See 7(a); must be existing business, except Asset Based and Small Asset Based

Please join us at our monthly Omaha Empowerment Breakfast

**Regency Lodge
909 South 107th Ave.
Omaha**

**Second Friday of every month
7:00 - 8:30 a.m.
Cost \$14**

Please have exact change or check made payable to Regency Lodge

Don't be shut out – Register at www.omahaempowermentbreakfast.org

**There is a different speaker every month, a new host every month, and a
different MC every three months**

**Bring your business cards and at least one friend - make some contacts, have a
great breakfast and have some fun. We also welcome great door prizes!
Please limit it to one per business.**

Please note:

**If you register but cannot attend, you must cancel your reservation by 3 p.m.
on the Wednesday prior to the meeting or you will be billed for \$14.**

Thank you.

Third Thursday Workshop
SBA ON Winning Federal Contracts for Your Small Business

8-10 a.m. – Third Thursday of Each Month

This workshop is presented each month by:
U.S. Small Business Administration – Nebraska District Office

Speakers include representatives of:

SBA Office of Government Contracting
NBDC Procurement Technical Assistance Center
In cooperation with
55th Contracting Squadron, Offutt Air Force Base
US Army Corps of Engineers, Omaha District

Location:

SBA Nebraska District Office & SCORE
10675 Bedford Avenue, Suite 100
Omaha, Nebraska 68134

Northeast corner of 108th and Maple. SBA/SCORE is behind Taco Bell and KFC. Our building has both SBA and Magnolia on the building. Signs are visible from 108th and Maple.

Space **limited**. Advanced registration **preferred**.

Kathleen Piper (402) 221-7205 or

Jan Allen (402) 221-7215

What you will learn:

- Is this market for you? An overview of selling to Local, State and Federal government
- What to do: Registration on Central Contractor Registration
- Where and how to find bidding opportunities on the Internet: Learn about the electronic way to effectively use the Electronic Posting System (EPS).
- U.S. Small Business Administration certifications: HUBZone, 8(a) Business Development, Small Disadvantaged Business
- City of Omaha Opportunities-Vendor List, Protected Business Enterprise (PBE), & Disadvantaged Business Enterprise (DBE)

Expect discussion and group questions, plus a chance to meet the experts.
Workshop is free. Reservations preferred. Coffee provided.